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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11	
	Chapter 12 Chapter 13	Check if the amended

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Irma	Noel
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Gaytan	Gaytan
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Mi della pagga	Middle regree
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- <u>3472</u>	XXX - XX- <u>2639</u>
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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About Debtor 1:  About Debtor 2 (Spouse Only in a Joint Case):  4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Business name  Cheago illinois 60829  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  Cheago Street Note that the court will send any notices to you at this mailing address.  Number Street  Check one:  Check one:  Check one:  Over the last 180 days before fling this petition. I have lived in this district to file for bankruptoy  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	De	ebtor 1 Irma First Name	Gaytan  Middle Name Last Name	Case number (if known)
and Employer Identification Numbers (EIN) you have used in the last 8 years    Include trade names and doing business as names			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Business name   Business nam	4.	and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Include trade names and doing business as names  EIN  EIN  EIN  5. Where you live  3342 W. 64th Pl. Number Street  Chicago Illinois 60629 City State Zip Code  Cook County If your mailling address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  Cook County If Debtor 2 ives at a different address:  3342 W. 64th Pl. Number Street  Chicago Illinois 60629 City State Zip Code  Cook County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  Number Street  City State Zip Code  Check one: Check on		Numbers (EIN) you	Business name	Business name
EIN  EIN  EIN  5. Where you live    Street		•	Business name	Business name
5. Where you live    3342 W. 64th Pl.   Number   Street			EIN	EIN
3342 W. 64th Pl.  Number Street  Chicago Illinois 60629 City State Zip Code  Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  Cook County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  City State Zip Code  City State Zip Code  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			EIN	EIN
Number Street    Chicago   Illinois   60629   City   State   Zip Code   City   State   Zip Code   Cook   County   If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.    Number   Street   Chicago   Illinois   60629   City   State   Zip Code	5.	Where you live		
City State Zip Code  Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  Cook County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  City State Zip Code  Cook County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number Street  City State Zip Code  Check one:  Check				
County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  City State Zip Code  City State Zip Code  Check one:  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.    Number   Street   Street   Number   Street   Str				
City State Zip Code  City State Zip Code  City State Zip Code  City State Zip Code  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Check one:  Check one:  Check one:  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			If your mailing address is different from the on above, fill it in here. Note that the court will send a	If Debtor 2's mailing address is different from yours, any fill it in here. Note that the court will send any notices to
6. Why you are choosing this district to file for bankruptcy  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			Number Street	Number Street
choosing this district to file for bankruptcy  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			City State Zip Code	City State Zip Code
lived in this district longer than in any other district.	6.		Check one:	Check one:
I have another reason. Explain. (See 28 U.S.C. §§ 1408.)  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		to file for bankruptcy	Over the last 180 days before filing this petition, I lived in this district longer than in any other district	have Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
			I have another reason. Explain. (See 28 U.S.C. §§	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Irma		Gaytan	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cred  I need to pay the findividuals to Pay  I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-printered in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the statement of the	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No.  Yes. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a b line 12. ut <i>Initial Statement About an Eviction</i> ankruptcy petition.		

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Ima
 Gaytan
 Case number (if known)

 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	u must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	<b>✓</b>	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully check one of the	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, but I do not have a inpletion.		counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, copy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Irma Gaytan /s/ Noel Gaytan Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 10/30/2017 10/30/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Irma		Gaytan	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the ir	nformation in the schedu	les filed with the petition is incorrect.
attorney, you do not	· ·	' '		•
need to file this page.	/s/ Sean McNulty		Date	10/30/2017
	Signature of Attorney	for Debtor	MM	M / DD / YYYY
	olghataro or / titolino)			
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Av	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Irma		Gaytan
	First Name	Middle Name	Last Name
Debtor 2	Noel		Gaytan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00 - \$13,913.00
	\$13,913.00
1b. Copy line 62, Total personal property, from Schedule A/B	φ13,913.00
1c. Copy line 63, Total of all property on Schedule A/B	\$13,913.00
rt 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$2,300.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$69,903.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$72,203.00

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Gaytan Debtor 1 Irma \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,158.56 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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		L	Document Page 10 of 8	L	
Fill in this	information to identify your case:				
Debtor 1	Irma		Gaytan		
Debtor 2	First Name Noel	Middle Name	Last Name		
(Spouse, if fil		Middle Name	Gaytan Last Name		
United Sta	ates Bankruptcy Court for the: North	ern	District of Illinois		
Case num	ber		(State)		
Officia	ıl Form 106A/B				Check if this is an amended filing
Sched	dule A/B: Property				12/
category v responsibl write your	where you think it fits best. Be as c e for supplying correct information name and case number (if known).	omplete and ac i. If more space . Answer every	asset only once. If an asset fits in more curate as possible. If two married peo is needed, attach a separate sheet to question. r Other Real Estate You Own or H	ple are filing together, both this form. On the top of any	are equally
1. Do you		e interest in an	y residence, building, land, or similar p	roperty?	
<b>✓</b>	No. Go to Part 2 Yes. Where is the property?				
		Wha	at is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.1	Street address, if available, or other de	oscription	Single-family home		ured claims on <i>Schedule D</i> aims Secured by Property.
	Street address, if available, or other de	escription	Duplex or multi-unit building	Current value of the	Current value of the
		—— <u>D</u>	Condominium or cooperative	entire property?	portion you own?
			Manufactured or mobile home  Land	<del></del>	
	Number Street		Investment property	Describe the nature of interest (such as fee	
	City State Zip	Code	Timeshare Other	the entireties, or a lif	
		one	b has an interest in the property? Chect.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		ommunity property
			er information you wish to add about t	his item, such as local	
If you	own or have more than one, list here:		perty identification number:		
_		Wha	at is the property? Check all that apply.		claims or exemptions. Putured claims on <i>Schedule D</i>
1.2	Street address, if available, or other de	escription	Single-family home Duplex or multi-unit building		aims Secured by Property.
		— <u> </u>	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Number Street	—— H	Land Investment property	Describe the nature of	of your ownership
	City State Zip	Code	Timeshare Other	interest (such as fee the entireties, or a lif	
	S., State Zip	Ц	o has an interest in the property? Chec		ommunity property
		H	At least one of the debtors and another		

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Irma		Gaytan Case num	ber (if known)	
	First Name	Middle Name	Last Name	. ,	
.3	et address, if available, or c		What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property  Timeshare	Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
Gily	State	2.0000	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Other information you wish to add about this ite property identification number:	(see instructions)	ommunity property
	the dollar value of the p ve attached for Part 1. V		all of your entries from Part 1, including any ent	ries for pages	
you ow u own t	hat someone else drives. If ans, trucks, tractors, sport u	r equitable interes you lease a vehicle	st in any vehicles, whether they are registered or , also report it on Schedule G: Executory Contracts ar proycles		
Ye	S				
3.1	Make Model:	Chrysler Town and Country	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D</i> laims Secured by Property.
	Year: Approximate mileage: Other information:	2000 250000	Debtor 2 only Debtor 1 and Debtor 2 only  At least one of the debtors and another	Current value of the entire property? \$650.00	Current value of the portion you own? \$650.00
			Check if this is community property (see instructions)		
3.2	Make Model: Year:	Honda Odyssey 2001	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any sec	claims or exemptions. Put ured claims on <i>Schedule D</i> aims Secured by Property.
	Approximate mileage: Other information:	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1275.00	Current value of the portion you own? \$1275.00
			Check if this is community property (see instructions)		

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3.3 Make   Who has an interest in the property? Check one.   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 4 one.   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 6 one.   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 6 one.   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 6 one.   Debtor 6 one.   Debtor 6 one.   Debtor 8 one.   Debtor 8 one.   Debtor 9 only   Debtor 1 only   Debtor 2 only   Debtor 1 only	btor 1			Gaytan	Case number	er (if known)	
Model: Year: Approximate mileage: Obetor 2 only Other information:    Debtor 1 and Debtor 2 only   At least one of the debtors and another   Common the property?		First Name	Middle Name	Last Name			
Approximate mileage:	3.3	Model:		one.	property? Check	the amount of any secu	red claims on <i>Schedule</i>
Other information:    Debtor 1 and Debtor 2 only		Approximate mileage:				Current value of the	Current value of the
Check if this is community property (see instructions)  3.4 Make		Other information:		Debtor 1 and Debtor 2 or	nly		portion you own?
Instructions   Inst				At least one of the debtor	rs and another		
Model: Year: Approximate mileage: Other information:  Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 3 and another Check if this is community property (see instructions)  Make Model: Year: Approximate mileage: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  ✓ No Yes  4.1 Make Model: Year: Approximate mileage: Other information:  Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 one. Creditors Who Have Claims or exempt the amount of any secured claims or exempt the a				- 1 1	nity property (see		
Year:	3.4	Make		Who has an interest in the	property? Check		
Approximate mileage:  Other information:  Othe							
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No  Yes  4.1 Make Model: Year: Approximate mileage: Other information:  Who has an interest in the property? Check one. Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions)  Aleast one of the debtors and another Check if this is community property? Check one. Do not deduct secured claims or exempt the amount of any secured claims or oxempt the amount of any secured claims or oxempt the amount of any secured claims or exempt the amount of any secured claims or exemp				= '		Creditors vino mave Cia	ums secured by Propert
At least one of the debtors and another    Check if this is community property (see instructions)    Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    No		Approximate initeage.		Debtor 2 only			Current value of the
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  ✓ No  ✓ Yes  4.1 Make  Model:  Year:  Approximate mileage:  Other information:  ✓ Make  Model:  Year:  Other information:  ✓ Who has an interest in the property? Check one.  Other information:  ✓ Debtor 1 and Debtor 2 only  At least one of the debtors and another  ✓ Check if this is community property (see instructions)  ✓ Who has an interest in the property? Check one.  ✓ Current value of the entire property?  ✓ Current value of the entire property?  ✓ Check if this is community property (see instructions)  ✓ Check if this is community property (see instructions)  ✓ Current value of the entire property?  ✓ Current value of the entire property?  ✓ Current value of the debtors and another  ✓ Check if this is community property (see instructions)  ✓ Current value of the entire property?		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
instructions    watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories     Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories     No				At least one of the debtor	rs and another		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    No				- 1 1	nity property (see		
Year: Approximate mileage: Other information: Debtor 2 only Debtor 2 only  At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 2 only  Current value of the entire property? Do not deduct secured claims or exempt the amount of any secured claims on Science one. Creditors Who Have Claims Secured by F. Current value of the entire property?	4.1	Make			property? Check		
Approximate mileage:  Other information:  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Year: Approximate mileage: Debtor 1 only Debtor 1 only Debtor 2 only  Current value of the entire property?  Do not deduct secured claims or exempt the amount of any secured claims on Science one. Creditors Who Have Claims Secured by Factor of the entire property?  Current value of the entire property?							
At least one of the debtors and another    Check if this is community property (see instructions)		Approximate mileage:				Current value of the	Current value of the
4.2 Make Model: Year: Approximate mileage: Other information:  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Do not deduct secured claims or exempt the amount of any secured claims on Sc. Creditors Who Have Claims Secured by F. Current value of the entire property?  Current value of the entire property?  Check if this is community property (see instructions)		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
instructions)  Who has an interest in the property? Check one. Year: Approximate mileage:  Other information:  Debtor 1 only Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Do not deduct secured claims or exempt the amount of any secured claims on Sc Creditors Who Have Claims Secured by F.  Current value of the entire property?  Current value of the entire property?				At least one of the debtor	rs and another	-	
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  the amount of any secured claims on Sc. Creditors Who Have Claims Secured by F  Current value of the entire property?  portion you ow				- 1 1	nity property (see		
Year:  Approximate mileage:  Debtor 1 only  Debtor 2 only  Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Creditors Who Have Claims Secured by F.  Current value of the entire property?  portion you ow	4.2	Make		Who has an interest in the	property? Check		
Approximate mileage:  Other information:  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Current value of the entire property?  Current value of the entire property?			<del></del>				
Other information:  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Current value of the entire property?  portion you ow						CIECILOIS VIIIO HAVE CIA	ums secured by Propert
At least one of the debtors and another  Check if this is community property (see instructions)		Approximate iniloage.					Current value of the
Check if this is community property (see instructions)		Other information:		, L	•	entire property?	portion you own?
instructions)				At least one of the debtor	rs and another		
Add the dellawalus of the position you can for all of your parties from Dark C including any apprica for your				- 1 1	nity property (see		
Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	. Add	the dollar value of the por	rtion you own for all	l of your entries from Part 2, i	ncluding any entri	es for pages	925.00

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living Room Set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Televisions (4) \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$1500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$7650.00 for Part 3. Write that number here .....

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Gaytan Debtor 1 Irma Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$20.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: Chase \$4.00 \$0.00 17.2. Checking account: Chase 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Irma		Gaytan	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Government and corp Negotiable instruments Non-negotiable instrum  No No Yes. Give specific information about	tes, and money orders.			
	them				
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
		na, Enisa, Reogii, 401(k), 403(b)	, tillit savings accounts	s, or other pension or pront-straining plans	
	✓ No  Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
	_				

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Deb <sup>1</sup>	tor 1 Irma	Medalla	Gaytan	Case number (if known)	
24.			count in a qualified ABLE program, or under	r a qualified state tuition program.	
	_	530(b)(1), 529A(b), and 529	9(b)(1).		
	✓ No  Yes	Institution name and descr	iption. Separately file the records of any interests	s.11 U.S.C. § 521(c):	
25.		able or future interests in or your benefit	property (other than anything listed in line	1), and rights or powers	
	✓ No  Yes. Descri	ribe			
	<u> </u>				
26.			e secrets, and other intellectual property res, proceeds from royalties and licensing agreer	ments	
	<b>✓</b> No				
	Yes. Desc	ribe			
27.		nchises, and other genera	=		
	Examples: Buil	lding permits, exclusive licer	nses, cooperative association holdings, liquor lic	censes, professional licenses	
	Yes. Descri	ribe			
	<u> </u>				
Мо	ney or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ov	ved to you			
	No		A.V. Salad 0047 Language To Defend (FIO)	Fodovoli	¢4214.00
	about	pecific information t them, including whether Iready filed the returns	Anticipated 2017 Income Tax Refund (EIC) Anticipated 2017 Income Tax Refund (CTC) Anticipated 2017 Income Tax Refund	Federal:	\$4314.00
	and t	he tax years		State:	\$0.00
				Local:	\$0.00
29.			spousal support, child support, maintenance, o	divorce settlement, property settlemen	t
	<b>✓</b> No			Alim on u	¢0.00
	Yes. Give s	pecific information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
30.	Other amounts	s someone owes you		Property settlement:	\$0.00
			ce payments, disability benefits, sick pay, vacat loans you made to someone else	tion pay, workers' compensation,	
	<b>✓</b> No				
	Yes. Descri	be			

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Deb	tor 1 Irma	Gaytan	Case number (if known)	
	First Name Mi	ddle Name Last Name		
31.	Interests in insurance policies  Examples: Health, disability, or life insurance.	ance; health savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due y If you are the beneficiary of a living trust property because someone has died.  No	rou from someone who has died t, expect proceeds from a life insurance policy,	or are currently entitled to receive	
	Yes. Describe			
33.	Claims against third parties, whethe Examples: Accidents, employment dispr	r or not you have filed a lawsuit or made a utes, insurance claims, or rights to sue	demand for payment	
	Yes. Describe			
34.	Other contingent and unliquidated c to set off claims	laims of every nature, including countercla	aims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not alrea	ady list		
	✓ No  Yes. Describe			
36.		tries from Part 4, including any entries for		\$4338.00
Part	5: Describe Any Business-Rela	ted Property You Own or Have an Int	erest In. List any real estate in Part	:1.
37.	Do you own or have any legal or equi	itable interest in any business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.		p C	Current value of the cortion you own? On not deduct secured claims or exemptions
38.	Accounts receivable or commissions	s you already earned		
	Yes. Describe			
39.	Office equipment, furnishings, and su Examples: Business-related computers,	upplies software, modems, printers, copiers, fax mad	hines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe			

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Deb	tor 1 Irma	Gaytan	Case number (if known)	
		Middle Name Last Name		
40.	Machinery, fixtures, equipment, su	ipplies you use in business, and tools of your tra	ide	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	<del></del>			
42.	Interests in partnerships or joint v	entures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
			<u> </u>	
43.	Customer lists, mailing lists, or othe	er compilations		
	<b>✓</b> No			
		ally identifiable information (as defined in 11 U.S.C.	§ 101(41A))?	
	☐ No			
	Yes. Describe			<del></del>
4.4	A b	did not also adulist		
44.	Any business-related property you	did not aiready list		
	✓ No			
	Yes. Give specific			<u> </u>
	information			<del>-</del>
				<u> </u>
				<u> </u>
45. A	dd the dollar value of all of your en	tries from Part 5, including any entries for page	s vou have attached	
_	December Amy Forms and C	anamanaial Fishing Related Branaut Var	Own or House on Interest In	
Part	If you own or have an interest in farm	ommercial Fishing-Related Property You nland, list it in Part 1.	Own or have an interest in.	
46.	Do you own or have any legal or e	quitable interest in any farm- or commercial fis	hing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			ortion you own? On not deduct secured claims
	Tool do to mile 17:			r exemptions
47.	Farm animals		_	
	Examples: Livestock, poultry, farm-ra	aised fish		
	No No			
	Yes. Describe			

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Debt	tor 1 Irma First Name		Gaytan Last Name	Case number (if known)	
48.	Crops-either growing				
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixtur	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
	L				
51.		rcial fishing-related property you did	not already list		
	✓ No Yes. Describe				
		I of your entries from Part 6, includin		ou have attached	
<b>&gt;</b>					
Part	7: Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List Above	
		perty of any kind you did not already			
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write th	at number here		
Part	8: List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>p</b>	part 2 total vehicles, lin	e 5	\$1925.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$7650.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$4338.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$13913.00	Copy personal property total ▶	+ \$13913.00
					\$13913.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1 Irma		Gaytan	Case number (if known)		
Ī	First Name	Middle Name	Last Name		

### Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items					
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.				
6.2. Household goo	ds and furnishings					
No						
Yes. Describe	Dining Room Set	\$1000.00				
6.3. Household god	ds and furnishings	-				
☐ No						
Yes. Describe	Bedroom Sets (3)	\$1500.00				
6.4. Household god	ds and furnishings					
No						
Yes. Describe	Crib	\$600.00				
7.2. Electronics		-				
No						
Yes. Describe	Cell Phones (5)	\$500.00				
7.3. Electronics						
No						
Yes. Describe	Computers (2)	\$200.00				
7.4. Electronics						
No						
Yes. Describe	Tablet	\$50.00				
7.5. Electronics						
No						
Yes. Describe	Stereo System	\$400.00				
7.6. Electronics		_				
No						
Yes. Describe	Roku (4)	\$400.00				

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Fill in this information to identify your case:					
Debtor 1	Irma		Gaytan		
	First Name	Middle Name	Last Name		
Debtor 2	Noel		Gaytan		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number			(State)		
(If known)					

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt					
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.			
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)			
2.	For any property you list on Schedule A	I/B that you claim as e	exempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief			735 ILCS 5/12-1001(g)(1)		
	description:	\$1,481.00	\$1,481.00			
	Federal, Anticipated 2017 Income Tax Refund (EIC)		100% of fair market value, up to any applicable statutory limit	_		
	Line from Schedule A/B: 28					
	Brief	40.040.00		735 ILCS 5/12-1001(g)(1)		
	description:	\$2,242.00	\$2,242.00			
	Federal, Anticipated 2017 Income Tax Refund (CTC)		100% of fair market value, up to any applicable statutory limit	_		
	Line from Schedule A/B: 28					
3.	Are you claiming a homestead exempti (Subject to adjustment on 4/01/19 and ev		375? cases filed on or after the date of adjustment.)			
	<b>✓</b> No					
		ered by the exemption w	vithin 1,215 days before you filed this case?			
	No					
	Yes					

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Debtor 1 Irma Gaytan Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Federal, Anticipated 2017 Income Tax Refund Line from Schedule A/B: 28	\$591.00	\$591.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Living Room Set	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief description: Dining Room Set Line from	\$1,000.00	\$1,000.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 06  Brief description:  Bedroom Sets (3)	\$1,500.00	<b>☑</b> \$0	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief description: Televisions (4)	\$1,000.00	\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description:  Cell Phones (5)	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description:  Computers (2)  Line from Schedule A/B: 07	\$200.00	\$200.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Tablet Line from Schedule A/B: 07	\$50.00	\$50.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Stereo System Line from	\$400.00	\$400.00 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Schedule A/B: 07  Brief description:  Roku (4)	\$400.00	applicable statutory limit  \$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	
Brief description: Used Clothing	\$1,500.00	\$1,500.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	

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Gaytan Debtor 1 Irma Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page Current value of** Brief description of the property and Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$4.00 description: V \$4.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$0.00 description: **✓** \$0 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$20.00 **✓** \$20.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(c); 735 ILCS Brief \$650.00 description: 5/12-1001(b) \$650.00; \$0.00 **Chrysler Town and** Country, 2000 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 03 Brief 735 ILCS 5/12-1001(c); 735 ILCS \$1,275.00 description: 5/12-1001(b) \$1,275.00; \$0.00 Honda Odyssey, 2001 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$600.00 description: **✓** \$0 Crib

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

06

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Fill in	this information to identify your ca	ase:			
Debto	or 1 Irma First Name	Gaytan  Middle Name Last Name			
Debto		Gaytan			
	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If know	number 				
	icial Form 106D			<b>□</b> a	Check if this is a mended filing
Scl	hedule D: Credit	ors Who Have Claims Secure	ed by Prop	erty	12/1
more s	space is needed, copy the Additi and case number (if known).	ole. If two married people are filing together, both are equional Page, fill it out, number the entries, and attach it to t			
1. I	Do any creditors have claims s		o nothing also to ran	ort on this form	
ļ		nit this form to the court with your other schedules. You hav	e nouning eise to rep	OF COT LINS TOTTI.	
	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims			_	
2.	separately for each claim. If more	itor has more than one secured claim, list the creditor han one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Value City Furniture Creditor's Name	- Describe the property that secures the claim:	\$1,700.00	\$1,500.00	\$200.00
	4300 E 5th Ave	Bedroom Sets (3)   Value: \$1,500.00			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent			
	Columbus OH 43219	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Nature of lien. Check all that apply.			
	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt  Date debt was				
	incurred	Last 4 digits of account number			
2.2	Gettington Creditor's Name	Describe the property that secures the claim:	\$600.00	\$600.00	\$0.00
	PO Box 166	Crib   Value: \$600.00			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent			
	Newark NJ 07101	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.  Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another  Check if this claim relates	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of	your entries in Column A on this page. Write that number	\$2,300.00		

here:

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Fill in	this inforr	mation to identify your c	ase:			
Debt	or 1	Irma		Gaytan		
		First Name	Middle Name	Last Name		
Debt		Noel		Gaytan		
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
_				(State)		
(If know	number wn)					
Offi	icial F	orm 106E/F				Check if this is an amended filing
			ditors Who	Have Unsecu	ırad Claims	12/1:
	ncat		Gartors Willo	Tiave Officet		12/1:
other Form claim	party to a 106A/B) a s that are ntries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Un Creditors Who Hold Claim	t could result in a claim. Als expired Leases (Official Forr is Secured by Property. If mo	o list executory contracts n 106G). Do not include an re space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1: List	All of Your PRIORIT	Y Unsecured Claims			
1.	Do any cr	editors have priority ur	secured claims against	you?		-
	No. 0	Go to Part 2.				
	Yes.					
	listed, ider	ntify what type of claim it	is. If a claim has both prior	ity and nonpriority amounts, lis	t that claim here and show b	arately for each claim. For each claim oth priority and nonpriority amounts.

Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

Priority

amount

Nonpriority

amount

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Debte	or 1 Irma First Name	Middle News	Gaytan	Case number (if ki	nown)			
Dort		Middle Name	Last Name					
	Part 2: List All of Your NONPRIORITY Unsecured Claims							
[	No. You have no	o any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.						
	Yes.		. 46					
l I	List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.							
						Total claim		
4.1	BK OF AMER  Nonpriority Creditor's	s Name		Last 4 digits of account number _	4697	\$3,064.00		
	POB 15026			When was the debt incurred?	1/2014			
	Number Street			As of the date you file, the claim is: Check all that apply.				
	NAUL MAINIGTON	Deleviere	10001	Contingent				
	WILMINGTON City	Delaware State	19801 Zip Code	Unliquidated				
	Who incurred the debt? Check one.			Disputed				
	Debtor 1 only			Type of NONPRIORITY unsecured	claim:			
		Debtor 2 only		Student loans				
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this cl	laim relates to a commun	ity debt	Debts to pension or profit-shari	ng plans, and other similar			
	Is the claim subjec	t to offset?			itCard			
	✓ No		_					
	Yes							
4.2	BK OF AMER		_	Last 4 digits of account number	8245	\$2,536.00		
	Nonpriority Creditor's POB 15026	s Name		When was the debt incurred?	2/2011			
	Number Street			As of the date you file, the claim	is: Check all that apply			
	-		_	Contingent	Ter enter an arat apply:			
	WILMINGTON City	Delaware State	19801 Zip Code	Unliquidated				
	Who incurred the d		Zip code	Disputed				
	Debtor 1 only			Type of NONPRIORITY unsecured	claim:			
	Debtor 2 only			Student loans				
	Debtor 1 and De	•		Obligations arising out of a separation divorce that you did not report a				
	At least one of the debtors and another  Check if this claim relates to a community debt		ity dobt	Debts to pension or profit-sharing plans, and other similar				
	Is the claim subjec		iity debt	debts  Other. Specify Credi	itCard			
	✓ No							
	Yes							
4.3	CAPITALONE			Last 4 digits of account number	4539	\$1,077.00		
	Nonpriority Creditor's c/o Pollack & Rosen,		_	When was the debt incurred?	10/2006	<u> </u>		
	Number Street	,1.0		<del>-</del>				
	1825 Barrett Lakes Blvd Suite 510		As of the date you file, the claim  Contingent	is: Check all that apply.				
	Kennesaw     Georgia     30144       City     State     Zip Code       Who incurred the debt? Check one.       ☐ Debtor 1 only       ✓ Debtor 2 only		Unliquidated					
			Disputed					
				Type of NONPRIORITY unsecured claim:				
				Student loans				
	Debtor 1 and De	ebtor 2 only		Obligations arising out of a sepa	aration agreement or			
	At least one of the debtors and another  Check if this claim relates to a community debt		divorce that you did not report as priority claims					
			Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subjec	Is the claim subject to offset?		Other. Specify CreditCard				
	<b>✓</b> No							
	Ves							

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Debtor 1 Irma First Name Case number (if known) Gaytan Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		
4.4	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street  1825 Barrett Lakes Blvd Suite 510  Kennesaw Georgia 30144  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	Last 4 digits of account number 1857  When was the debt incurred? 8/2003  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$846.00
4.5	Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street  1825 Barrett Lakes Blvd Suite 510  Kennesaw Georgia 30144 City State Zip Code  Who incurred the debt? Check one.  □ Debtor 1 only  ☑ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  Is the claim subject to offset? ☑ Yes	Last 4 digits of account number 6214  When was the debt incurred? 11/2004  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$836.00
4.6	CBNA Nonpriority Creditor's Name Po Box 6497 Number Street  Sioux Falls South Dakota 57117 City State Zip Code Who incurred the debt? Check one. Debtor 1 only  Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Last 4 digits of account number 9099  When was the debt incurred? 8/2004  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$1,347.00

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 \$1,099.00 Last 4 digits of account number 4177 Nonpriority Creditor's Name When was the debt incurred? 2/2007 Po Box 6497 Street Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.8 **CBNA** \$750.00 Last 4 digits of account number 2798 Nonpriority Creditor's Name When was the debt incurred? Po Box 6497 Number Street As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57117 Sioux Falls Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CBNA 4.9 \$458.00 Last 4 digits of account number \_ Nonpriority Creditor's Name Po Box 6497 When was the debt incurred? 7/2016 Street Number As of the date you file, the claim is: Check all that apply. Contingent South Dakota 57117 Sioux Falls Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify \_

Debts to pension or profit-sharing plans, and other similar

CreditCard

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CHASE CARD \$3,107.00 Last 4 digits of account number 9248 Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI When was the debt incurred? 9/2008 Number As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 CHASE CARD \$1,230.00 Last 4 digits of account number 5835 Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI When was the debt incurred? 6/2003 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CHASE CARD 4.12 \$1,096.00 Last 4 digits of account number Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI When was the debt incurred? 8/2008 Number As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 CHASE CARD \$1,037.00 Last 4 digits of account number Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI When was the debt incurred? 6/2006 Number As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 CHASE CARD \$846.00 Last 4 digits of account number 5996 Nonpriority Creditor's Name BANK ONE CARD SERV 2500 WESTFIELD DRI When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **ELGIN** Illinois 60124 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes CITI 4.15 \$1,598.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 9001037 When was the debt incurred? 5/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 40290 Louisville Kentucky Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$1,041.00 Last 4 digits of account number 8976 Nonpriority Creditor's Name P.O. BOX 9001037 When was the debt incurred? 2/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 40290 Louisville Kentucky Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.17 COMENITY CAPITAL/HSN \$52.00 Last 4 digits of account number 8123 Nonpriority Creditor's Name 995 W 122ND AVE When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WESTMINSTER Colorado 80234 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes COMENITYBK/VICTORIASEC 4.18 \$874.00 Last 4 digits of account number Nonpriority Creditor's Name 220 W SCHROCK RD When was the debt incurred? 11/2014 Number As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE 43081 Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.19 \$1,681.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 12/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89193 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 CREDIT ONE BANK NA \$1,172.00 Last 4 digits of account number 2500 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 8/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes DISCOVER FIN SVCS LLC 4.21 \$1,252.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 15316 When was the debt incurred? 9/2015 Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19850 Delaware Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No **|** 

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 \$524.00 Last 4 digits of account number 4727 Nonpriority Creditor's Name 9111 DUKE BLVD When was the debt incurred? 11/2016 Number As of the date you file, the claim is: Check all that apply. Contingent MASON Ohio 45040 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.23 MERRICK BANK CORP \$2,297.00 Last 4 digits of account number 1302 Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 5/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE New York 11804 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes MERRICK BANK CORP 4.24 \$1,785.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9201 When was the debt incurred? 9/2010 Number As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE 11804 New York Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 SYNCB HOME \$2,846.00 Last 4 digits of account number 2735 Nonpriority Creditor's Name PO BOX 965036 When was the debt incurred? 3/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 SYNCB/AMAZON \$3,017.00 Last 4 digits of account number 1333 Nonpriority Creditor's Name PO BOX 965015 When was the debt incurred? 5/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent ORLANDO Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/BP 4.27 \$863.00 Last 4 digits of account number Nonpriority Creditor's Name C/O PO BOX 965024 When was the debt incurred? 12/2015 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/CARE CREDIT 4.28 \$1,884.00 Last 4 digits of account number Nonpriority Creditor's Name 950 FORRER BLVD When was the debt incurred? 2/2015 Number As of the date you file, the claim is: Check all that apply. Contingent 45420 **KETTERING** Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.29 SYNCB/CITGO \$637.00 Last 4 digits of account number 0355 Nonpriority Creditor's Name 102 2ND & 9TH AVENUE When was the debt incurred? 6/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent TROY New York 12180 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/JCP 4.30 \$4,230.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? 9/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 SYNCB/JCP \$2,387.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? 12/2003 Number As of the date you file, the claim is: Check all that apply. Contingent Orlando Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.32 SYNCB/LOWES \$1,071.00 Last 4 digits of account number 4667 Nonpriority Creditor's Name PO BOX 103065 When was the debt incurred? 1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **ROSWELL** 30076 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/PAYPAL EXTRAS MC 4.33 \$3,002.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 981416 When was the debt incurred? 5/2016 Number As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No **|** 

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 SYNCB/PAYPAL SMART CON \$3,550.00 Last 4 digits of account number 2760 Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 7/2009 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.35 SYNCB/TJX COS DC \$2,064.00 Last 4 digits of account number 1021 Nonpriority Creditor's Name PO Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/TOYSRUS 4.36 \$465.00 Last 4 digits of account number Nonpriority Creditor's Name 2695 Plainfield Rd When was the debt incurred? 12/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 60435 Joliet Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

Yes

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/VALUE CITY FURNI 4.37 \$1,387.00 Last 4 digits of account number 1318 Nonpriority Creditor's Name 950 FORRER BLVD When was the debt incurred? 5/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 45420 **KETTERING** Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.38 SYNCB/WALMART \$4,681.00 Last 4 digits of account number 8263 Nonpriority Creditor's Name Po Box 530927 When was the debt incurred? 2/2005 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/WALMART DC 4.39 \$2,927.00 Last 4 digits of account number \_ Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 3/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** 32896 Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

✓ No Yes

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Debtor 1 Irma Gaytan Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** TD BANK USA/TARGETCRED 4.40 \$1,730.00 Last 4 digits of account number 1677 Nonpriority Creditor's Name When was the debt incurred? 4/2013 PO BOX 673 Street Number As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55440 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.41 TD BANK USA/TARGETCRED \$1,044.00 Last 4 digits of account number 0475 Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 7/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55440 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT 4.42 \$50.00 Last 4 digits of account number Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? 3/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD 56303 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? No

Yes

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Debtor 1 Irma		Gaytan	Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Your NONPRIOR	RITY Unsecured Claims	- Continuation Page		
After listing any enti	ries on this page, number th	em beginning with 4.5, fo	ollowed by 4.6, and so forth.	Total claim
4.43 WEBBANK/GETTING Nonpriority Creditor's 6250 RIDGEWOOD F Number Street	Name	When	digits of account number 0414  was the debt incurred? 9/2015  the date you file, the claim is: Check all that ap	\$463.00 pply.
브	State Zip  bt? Check one.  otor 2 only e debtors and another  im relates to a community of	303 Code Ui Type of debt	ontingent inliquidated sputed of NONPRIORITY unsecured claim: udent loans bligations arising out of a separation agreement overce that you did not report as priority claims ebts to pension or profit-sharing plans, and other ebts ther. Specify CreditCard	or

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Debtor 1 Irma Gaytan Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.		statistical reporting purposes only. 28 U.S.C. §159	).
			Total Claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$69,903.00	
	6j. Total. Add lines 6f through 6i.	6i.	\$69,903.00	

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Fill in this information to identify your case:					
Debtor 1	Irma		Gaytan		
	First Name	Middle Name	Last Name		
Debtor 2	Noel		Gaytan		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number					

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this infor	mation to identify your o	case:		
Debtor 1	Irma		Gaytan	
	First Name	Middle Name	Last Name	
Debtor 2	Noel		Gaytan	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	☐ Check if this is a
Official	Form 106H			amended filing
Schedul	e H: Your Co	debtors		12/1

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		Do	current i	age 44	01 01			
Fill in this i	nformation to identify	your case:						
Debtor 1	Irma		Gaytan					
	First Name	Middle Name	Last Nam	е	- Che	eck if this is:		
Debtor 2	Noel		Gaytan			An amended fi	lina	
(Spouse, if filin	<sup>ng)</sup> First Name	Middle Name	Last Nam	е			Ü	
the:	es Bankruptcy Court for	Northern	District of Illinois			A supplement expenses as o		-petition chapter <sup>-</sup> date:
Case numbe (If known)	er				_	MM / DD / YY	YY	
Official	Form 106I							
Schedu	ule I: Your In	come						12/1
	known). Answer ever							
1. Fill in yo	our employment		Debtor 1			Debtor 2		
		Employment status	<b>✓</b> Employed		<b>✓</b> Employed			
attach a informat	ave more than one job, separate page with ion about additional		Not Emplo			Not Emp		
employe	ers.	Occupation						
	part time, seasonal, or ployed work.	Employer's name	Focal Point LL	_C		Royal Envelo	pe Corporatio	1
Occupat	ion may include student maker, if it applies.	Employer's address	4141 S. Pulas Number Street	ki Rd		4114 S. Peo Number Stree		
	, II							
			Chicago City	Illinois State	60632 Zip Code	Chicago City	Illinois State	60609 Zip Code
		How long employed there?						
Estimate r spouse unle If you or yo more space	ess you are separated. our non-filing spouse hav e, attach a separate she	the date you file this form e more than one employer, et to this form.	combine the info	ormation for a			on the lines be	
		ary, and commissions (before, calculate what the monthly			\$2,983.76		\$2,080.00	
3. Estima	ate and list monthly ove	rtime pay.	3.		+ \$0.00		+ \$0.00	

\$2,983.76

\$2,080.00

4. Calculate gross income. Add line 2 + line 3.

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Debtor 1 Irma	r 1Irma Gaytan First Name Middle Name Last Name		Case number (if		
First Name Milodie Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here	<b>→</b> 4	\$2,983.76	\$2,080.00		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$438.40	\$425.79		
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$238.68	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00		
5e. Insurance	5e.	\$68.73	\$0.00		
5f. Domestic support obligations	5f.	\$0.00	\$0.00		
5g. Union dues	5g.	\$0.00	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$ .	-5f + 5g 6.	\$745.8 <u>1</u>	\$425.79		
7. Calculate total monthly take-home pay. Subtract line 6 from li	ne 4. 7.	\$2,237.95	\$1,654.21		
8. List all other income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a.	\$0.00	\$0.00		
8b. Interest and dividends	8b.	\$0.00	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	or a	_			
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c. <u> </u>	\$0.00	\$0.00		
8d. Unemployment compensation	8d	\$0.00	\$0.00		
8e. Social Security	8e.	\$0.00	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	iits 8f.	\$0.00	\$0.00		
8g. Pension or retirement income	8g.	\$0.00	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +	\$0.00		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$0.00	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse 10.	\$2,237.95 +	\$1,654.21	\$3,892.16	
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of yo friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomn			
Specify:			1	1. + \$0.00	
12. Add the amount in the last column of line 10 to the amount			,	2. \$3,892.16	
Write that amount on the Summary of Schedules and Statistical S	ounniary of Certain L	aviiilles allu fielaled Da	иа, II II аррії <del>с</del> ѕ	Combined monthly income	
13. Do you expect an increase or decrease within the year after No.  Yes. Explain:	er you file this form?			·	

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		Doce	ament rage 40 or o	<b>±</b>		
Fill in this infor	mation to identi	y your case:				
Debtor 1	Irma		Gaytan			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2	Noel		Gaytan	An amended filir	na	
(Spouse, if filing)	First Name	Middle Name	Last Name	ᆜ	•	
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition the following date:	n chapter 13
Case number (If known)				MM / DD / YYYY	<del>/</del>	
Official	Form 10	)6J				
Schedul	e J: Your	Expenses				12/15
information. If (if known). Ans						mber
1. Is this a joi						
No. Go	o to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
[	<b>√</b> No					
[	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	otor 2.		
2. Do you hav	re dependents?	☐ No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depender with you?	nt live
			Child	16 years	☐ No. ✓ Yes.	
			Child	12 years	No. ✓ Yes.	
			Child	7 years	No.	
3. Do vour ex	penses include				✓ Yes.	
expenses of than	f people other	✓ No				
yourself an dependent		Yes				
Part 2: Esti	mate Your On	going Monthly Expenses				
Estimate you	r expenses as of of a date after ti	f your bankruptcy filing date unless ne bankruptcy is filed. If this is a sup				ne
-		th non-cash government assistance cluded it on <i>Schedule I: Your Income</i>	= -		Your	r expenses
	I or home owner or the ground or l	rship expenses for your residence. It lot. 4.	nclude first mortgage payments and		4.	\$750.00
	luded in line 4:				- ·	
	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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FIISTINAITIE	MIDDIE Name		
			Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$450.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$275.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$875.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry o	leaning	9.	\$185.00
10. Personal care products ar	nd services	10.	\$150.00
11. Medical and dental expen	ses	11.	\$125.00
12. <b>Transportation.</b> Include gas Do not include car payment		12.	\$200.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	lucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$700.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$94.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paym	ents:	10	
17a. Car payments for Vehicl		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify: Furnitu	re Loan #1	17c	\$50.00
17d. Other. Specify: Furnitu	re Loan #2	17d	\$30.00
	, maintenance, and support that you did not report as deducted from		\$0.00
	ıle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.	k-0/	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c	\$0.00
20e. Homeowner's association		20d	\$0.00
206. Homeowiter 5 association	on or condominate auto	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Irma			Gaytan	Case number (if known)		
First Na	-	Middle Name	Last Name			
21. <b>Other.</b> Spec	ify:				21	\$0.00
-	our monthly expense	es.				\$3,884.00
	es 4 through 21.					\$0.00
. ,	` , , ,	,, ,,	from Official Form 106J-2			\$3,884.00
22c. Add line	e 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate y	our monthly net inco	me.				
23a. Copy li	ne 12 (your combined	monthly income) from S	Schedule I.		23a	\$3,892.16
23b. Copy y	our monthly expenses	from line 22 above.			23b	\$3,884.00
23c. Subtrac	t your monthly expens	ses from your monthly in	icome.			\$8.16
The res	sult is your monthly ne	et income.			23c	
			oan within the year or do yo nodification to the terms of			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Irma	Gaytan	
	First Name	Middle Name	Last Name
Debtor 2	Noel		Gaytan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(Otate)

### Official Form 106Dec

П	Check if this is an
	amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1	Sign Below			
D	id you pay or agree to pay someone who is NOT an attorney to h	elp you fill	out bankruptcy forms?	
<b>.</b>	No			
	Yes. Name of person		kruptcy Petition Preparer's Notice, Declaration, and Official Form 119).	
	nder penalty of perjury, I declare that I have read the summary a nat they are true and correct.	and schedu	es filed with this declaration and	
×	/s/ Irma Gaytan	×	/s/ Noel Gaytan	
Si	gnature of Debtor 1		Signature of Debtor 2	
D	ate 10/30/2017 MM/DD/YYYY		Date 10/30/2017 MM/DD/YYYY	

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Fill to Alaba 1	-fti t- i-ltif						
FIII IN THIS I	nformation to identify y	our case:					
Debtor 1	Irma	NAC-L-II-	Gaytan				
Dobtor 0	First Name	Middle		e			
Debtor 2 (Spouse, if fili	Noel First Name	Middle	Gaytan Name Last Nam	<u>e</u>			
United Star	es Bankruptcy Court fo	r the: Northern	District of Illino				
Case numl	per		(Stat	e) 			
Offici:	al Form 107	•			_		Check if this is amended filing
		-	for Individuals	Filina for	Bankru	ıptcv	04/
Be as com	plete and accurate a	as possible. If two meeded, attach a sep	narried people are filing parate sheet to this form	together, both a	re equally i	responsible for	
Part 1:	Give Details About \	our Marital Status	and Where You Lived	Before			
1. Wha	t is your current mari	tal status?					
<b>~</b>	Married						
□	Not married						
2. Duri	ng the last 3 years, ha	ive you lived anywher	e other than where you liv	ve now?			
	No Yes. List all of the plac	ces you lived in the las	st 3 years. Do not include v	where you live no	w.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
	Number Street		From	Number Street			From
			То				То
	City State	Zip Code		City	State	Zip Code	
-				Same as D	ebtor 1		Same as Debtor 1
	Number Street		From	Number Street			From
			To	-			То
	City State	Zip Code		City	State	Zip Code	
	only onato						
3. Withir	•	vou ever live with a s	pouse or legal equivalent	in a community n	ronerty stat	e or territory? ((	Community property states

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Deb	tor 1	Irma	Gaytan		number (if known)	
			e Name Last Nar	ne		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receiv rities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	nesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$43586.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$46475.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$45538.00	Wages, commissions, bonuses, tips Operating a business	
	Inclu publ filing List	you receive any other income during ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	s; royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2016 ) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2015 ) YYYY				

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Gaytan Debtor 1 Irma Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or	1 Irma			Ga	aytan	Case number	(if known)
	First Name		Middle Name	Las	st Name		
ns cor	iders include your porations of which	relatives; and you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% o	tnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amountwou	December this payment
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
		Ciaio					
	Insider's Name						
	Number Street						
	City	State	Zip Code				
ins	ider? lude payments on	debts gua	aranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name				· <u></u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Gaytan Debtor 1 Irma Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City Zip Code State Property was attached, seized, or levied.

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Debt	tor 1 Irma	Gaytan	Case number (if known)	
	First Name Middle Name	Last Name		_
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		pank or financial institution, set off any amo	unts from your
	✓ No  Yes. Fill in the details.			
	_	Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an appointed receiver, a custodian, or another official?		possession of an assignee for the benefit of	creditors, a court-
	<b>▼</b> No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Irma	Gaytan	Case number (if known	)	
	First Name Middle N	ame Last Name			
. Wit	thin 2 years before you filed for bankru	iptcy, did you give any gifts or contrib	utions with a total value o	f more than \$600	to any charity?
	l No				
✓					
	Yes. Fill in the details for each gift or o	contribution.			
	Gifts or contributions to charities	Describe what you cont	ributed	Date you	Value
	that total more than \$600	Doorn Do What you come		contributed	valuo
	and total more than \$000				
					-
	Charity's Name				
	Number Street				
	Number Succe				
	City State Zip C	Code			
	Oity State Zip C	Dode			
	List Certain Losses				
ι υ.	List Oci talli Losses				
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance Include the amount that i	nsurance has paid. List	Date of your loss	Value of property lost
		pending insurance claims	on line 33 of <i>Schedule</i>		
		A/B: Property.			
rt 7:	List Certain Payments or Transfe	ers			
abo	hin 1 year before you filed for bankrup out seeking bankruptcy or preparing a	bankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition pr No	bankruptcy petition?			anyone you consulte
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition pr	bankruptcy petition? reparers, or credit counseling agencies fo	r services required in your ba	nkruptcy.	
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition pr No	bankruptcy petition?	r services required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition pr No Yes. Fill in the details.	bankruptcy petition? reparers, or credit counseling agencies for peace of the peace	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm	bankruptcy petition? eparers, or credit counseling agencies for the period of the peri	r services required in your ba	Date payment or transfer	Amount of
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	bankruptcy petition? reparers, or credit counseling agencies for peace of the peace	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	bankruptcy petition? reparers, or credit counseling agencies for peace of the peace	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	bankruptcy petition? reparers, or credit counseling agencies for peace of the peace	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	bankruptcy petition? reparers, or credit counseling agencies for peace of the peace	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a lude any attorneys, bankruptcy petition properties.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	bankruptcy petition? reparers, or credit counseling agencies for  Description and value of transferred  Attorney's Fee - 0.00	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 606	bankruptcy petition? reparers, or credit counseling agencies for the parers of the par	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 606	bankruptcy petition? reparers, or credit counseling agencies for  Description and value of transferred  Attorney's Fee - 0.00	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C	bankruptcy petition? reparers, or credit counseling agencies for the parers of the par	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C	bankruptcy petition? reparers, or credit counseling agencies for the parers of the par	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C  Email or website address None	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C  Email or website address None	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C  Email or website address None	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C Email or website address None Person Who Made the Payment, if Not N	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 606 City State Zip C Email or website address None Person Who Made the Payment, if Not N	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois 606 City State Zip C  Email or website address None Person Who Made the Payment, if Not N  Person Who Was Paid	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid  Chicago Illinois 606 City State Zip C  Email or website address None Person Who Made the Payment, if Not N  Person Who Was Paid	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Payment, if Not None Person Who Was Paid  In the details.	Description and value of transferred  Attorney's Fee - 0.00  43  Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Payment, if Not Verson Who Was Paid Number Street	bankruptcy petition? reparers, or credit counseling agencies for transferred  Attorney's Fee - 0.00  43 Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Was Paid The son Who Made the Payment, if Not None Person Who Was Paid The son Who Made The Payment, if Not None Person Who Was Paid Number Street  City State Zip Control  Reson Who Was Paid  Number Street	Description and value of transferred  Attorney's Fee - 0.00  43  Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Made the Payment, if Not None Person Who Was Paid  In the details.	Description and value of transferred  Attorney's Fee - 0.00  43  Code	r services required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Email or website address None Person Who Was Paid The son Who Made the Payment, if Not None Person Who Was Paid The son Who Made The Payment, if Not None Person Who Was Paid Number Street  City State Zip Control  Reson Who Was Paid  Number Street	Description and value of transferred  Attorney's Fee - 0.00  You  Code	r services required in your ba	Date payment or transfer was made	Amount of payment

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Debt					Case number <i>(if known</i>	)		
		First Name	Middle Name	Last Name				
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or t	tors or to make payme		half pay or transfei	any property to a	anyone v	who promised to
		No Yes. Fill in the details.						
				Description and value of any pro transferred	pperty	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid						
		Number Street						
		City State	Zip Code					
18.	the Incl	ordinary course of your bu	usiness or financial aff and transfers made as se	ecurity (such as the granting of a secu				-
		roo. r m nr die Gotalie.		Description and value of proper transferred		y property or eceived or debts p	oaid	Date transfer was made
		Person Who Received Tran	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
		Person Who Received Tran	sfer					
		Number Street						
		City State Person's relationship to you	Zip Code u					
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a self-	settled trust or sin	nilar device of wh	ich you a	are a
		Yes. Fill in the details.		Description and value of the pr	roperty transferred			Date
					.,,			transfer was made
		Name of trust						

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Gaytan Debtor 1 Irma \_ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Gaytan Debtor 1 Irma Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt					Gaytan	Case n	number <i>(if k</i>	nown)		
		First Name	M	iddle Name	Last Name					
26.	Hav	e you been a party	y in any judicia	l or administra	ative proceeding under	any environmenta	I law? Inc	lude settlements a	and order	s.
	<b>✓</b>	No								
		Yes. Fill in the det	ails.							
				•	Court or agency		Nature of	the case		Status of the case
		Case title		<del></del>	Court Name					Pending
				. <u>-</u>	Court Name					On appeal
		Case number			NumberStreet					Concluded
		_		(	City State	Zip Code				_
Part	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any Bu	siness				
27.	With	nin 4 years before	you filed for ba	ankruptcy, did	you own a business or	have any of the fol	lowing co	nnections to any b	ousiness?	
		A sole propri	etor or self-em	ploved in a tra	de, profession, or other	activity, either full-	-time or pa	art-time		
					LC) or limited liability pa	-	o o. po			
		A partner in a		ty company (L	LO) or invited hability pa	u u ici si iip (LLi )				
				aging avagutiv	o of a corporation					
		_			e of a corporation					
		An owner or a	at least 5% of	ine voling or e	quity securities of a corp	Joration				
	<b>V</b>	No. None of the a	above applies.	Go to Part 12.						
	П	Yes. Check all tha	at apply above	and fill in the	details below for each b	ousiness.				
					Describe the natu	ire of the business		Employer Identific	cation nu	mber Do not
								include Social Se	curity nu	mber or ITIN.
		Desires News			_			EIN:		
		Business Name								
		Number Street			_			Dates business ex	xisted	
		City	State	Zip Code	Name of accounts	ant or bookkeeper		Erom	To	
		Oity	Oldio	Zip Code				From		<u> </u>
					Describe the natu	re of the business		Employer Identific	cation nu	mber Do not
								include Social Se		
		Business Name			_			EIN:		
		Number Street			_			Dates business ex	xisted	
					Name of accounta	ant or bookkeeper				
		City	State	Zip Code	_			From	То	<u></u>
					Describe the natu	ire of the business		Employer Identific	cation nu	mber Do not
								include Social Se	curity nu	mber or ITIN.
		Business Name			_			EIN:		
		Number Street			_			Dates business ex	xisted	
		Hambor Ottool			Name of accounta	ant or bookkeeper		_ 3.00 24011000 01		
		City	State	Zip Code	_			From	То	

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Deb	otor 1 Irma		Gaytan	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you ficreditors, or other parties.  No Yes. Fill in the details be		ou give a financial statement t	o anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
	N		<u>=</u>	
	Number Street			
	City Sta	te Zip Code	_	
		te Zip Code		
Par	t 12: Sign Below			
1	true and correct. I understan	d that making a false sta	tement, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Irma C	•		/s/ Noel Gaytan
	Signature of	Debtor 1		Signature of Debtor 2
	Date 10/30/2	2017		Date 10/30/2017
1	Did you attach additional pag	ges to Your Statement of	Financial Affairs for Individua	s Filing for Bankruptcy (Official Form 107)?
	✓ No Yes			
ı	Did you pay or agree to pay s	omeone who is not an at	torney to help you fill out ban	kruptcy forms?
	<b>✓</b> No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Irma		Gaytan		
	First Name	Middle Name	Last Name	_	
Debtor 2	Noel		Gaytan		
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_	
Case number (If known)				_	

Check if this is an amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Value City Furniture Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Bedroom Sets (3) | Value: \$1,500.00 Retain the property and [explain]: Surrender the property. Creditor's No. name: Gettington Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. Crib | Value: \$600.00 securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Irma		Gaytan	Case number <i>(if</i>	
1	First Name	Middle Name	Last Name	known)	,
20.00	List Vour Unovoire	nd Baraanal Branarty Laga	••		
Part 2:	_	ed Personal Property Leas			
inform	ation below. Do not list		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	•
De	escribe your unexpired	personal property leases		Will the lease be assumed?	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Part 2	Sign Below				
Und	_		my intention about any	property of my estate that secures a debt and any personal	
4 -			4		
_	/s/ Irma Gaytan			s/ Noel Gaytan	
5	Signature of Debtor 1		Sig	gnature of Debtor 2	
	Date 10/30/2017		Da	ate 10/30/2017	
	MM/DD/YYYY			MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northern D	istrict of illinois		
In re	Irma Gaytan ; Noel Ga	ytan	Case N	lo	
	Debtor			<u>—</u>	(If known)
			Chapte	er	Chapter 7
	DISCLOSURE OF	COMPENSAT	TION OF ATTORN	IEY FOR D	EBTOR
con	rsuant to 11 U.S.C. § 329(a) and npensation paid to me within or dered or to be rendered on beha	ne year before the filing of	the petition in bankruptcy, or	agreed to be paid	to me, for services
For	legal services, I have agreed to	accept			\$1,765.00
Pric	or to the filing of this statement	: I have received			\$0.00
Bala	ance Due				\$1,765.00
2. The	e source of the compensation p	aid to me was:			
	<b>✓</b> Debtor	Other (spe	ecify)		
3. The	e source of the compensation p	aid to me is:			
	Debtor	Other (spe	ecify)		
4.	I have not agreed to share the members and associates of m		sation with any other person u	nless they are	
	I have agreed to share the abo members or associates of my the people sharing in the com	law firm. A copy of the agr			
5. In re	eturn for the above-disclosed for	ee, I have agreed to render	legal service for all aspects of	the bankruptcy ca	ase, including:
	<ul> <li>a. Analysis of the debtor's fin bankruptcy;</li> </ul>	ancial situation, and rende	ering advice to the debtor in de	etermining whethe	er to file a petition in
	b. Preparation and filing of an	ny petition, schedules, sta	tements of affairs and plan wh	ich may be require	ed;
	c. Representation of the debt	or at the meeting of credit	ors and confirmation hearing,	and any adjourned	d hearings thereof;
6. By a	agreement with the debtor(s), th	ne above-disclosed fee do	es not include the following se	ervices:	
		CERT	TFICATION		
	ify that the foregoing is a comp in this bankruptcy proceedings		ement or arrangement for pay	ment to me for rep	presentation of the
	10/30/2017		/s/ Sean McNult	ty	
-	Date		Signature of Attorn	ney	
			Semrad Law Firm	n	
			Name of law firm	า	_

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Gaytan, Irma ; Gaytan, Noel	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	TION OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is tro	ue and correct to the best of their
Date:	10/30/2017	/s/ Gaytan, Irma	
		Gaytan, Irma Signature of Deb	tor
		/s/ Gaytan, Noel	
		Gaytan, Noel Signature of Join	nt Debtor

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

SYNCB/PAYPAL SMART CON PO BOX 965005 ORLANDO, FL, 32896

CHASE CARD BANK ONE CARD SERV 2500 WESTFIELD DRI ELGIN, IL, 60124

BK OF AMER POB 15026 WILMINGTON, DE, 19801

SYNCB/AMAZON PO BOX 965015 ORLANDO, FL, 32896

SYNCB/PAYPAL EXTRAS MC PO BOX 981416 EL PASO, TX, 79998

SYNCB/WALMART DC PO BOX 965024 ORLANDO, FL, 32896

SYNCB HOME PO BOX 965036 ORLANDO, FL, 32896

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

SYNCB/TJX COS DC PO Box 965005 Orlando, FL, 32896

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SYNCB/CARE CREDIT 950 FORRER BLVD KETTERING, OH, 45420

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

CITI P.O. BOX 9001037 Louisville, KY, 40290

SYNCB/VALUE CITY FURNI 950 FORRER BLVD KETTERING, OH, 45420

CBNA Po Box 6497 Sioux Falls, SD, 57117

DISCOVER FIN SVCS LLC PO Box 3025 New Albany, OH, 43054

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

SYNCB/LOWES PO BOX 103065 ROSWELL, GA, 30076

COMENITYBK/VICTORIASEC 220 W SCHROCK RD WESTERVILLE, OH, 43081

SYNCB/BP C/O PO BOX 965024 ORLANDO, FL, 32896 SYNCB/CITGO 102 2ND & 9TH AVENUE TROY, NY, 12180

MCYDSNB 3911 S Walton Walker Blvd Dallas, TX, 75265

SYNCB/TOYSRUS 2695 Plainfield Rd Joliet, IL, 60435

WEBBANK/GETTINGTON 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

COMENITY CAPITAL/HSN 995 W 122ND AVE WESTMINSTER, CO, 80234

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

Value City Furniture 4300 E 5th Ave Columbus, OH, 43219

Gettington PO Box 166 Newark, NJ, 07101

#### CONTRATO DE SERVICIOS LEGALES DE BAJO LA REPRESENTACION DE BANCARROTA DE UN CAPITULO 7

Yo entiendo que bajo la ley The Semrad Law Firm, LLC van a representar mis intereses legales bajo un caso de un Capitulo 7 bajo las leyes del código de bancarrota de los Estados Unidos. También entiendo que esta representación NO INCLUYE defender mis intereses en un procedimiento contencioso a contra mía, ni tampoco cubre procedimientos de la corte del estado, ni litigación criminal.

Estoy en acuerdo en pagar le a The Semrad Law Firm, LLC \$ 1765.00 en tarifas de los abogados mas las tarifas en la cantidad de \$ 335.00 para representar mis intereses en la preparación y en llenar mi petición de mi Capitulo /; la preparación y asistencia de la junta de acreedores de la sección del 341; revisar cualquier acuerdo de la redención; revisar cualquier acuerdo de reafirmación; y caso de administración y supervisión. También entiendo y estoy en acuerdo que servicios legales profesionales en adición resultaran en pagos debidos a The Semrad Law Firm, LLC. Algunos de los servicios adicionales y tarifas son:

\$50.00

Representar al cliente en procedimientos adversarios \$300.00 por hora Agregar pagos adicionales Motion de reabrir y derecho de retencion \$1,000.00 Motion de reabrir \$350.00 + costode corte

Yo entiendo que estas tarifas deben ser pagadas antes de que el trabajo sea completado. Yo reconozco y estoy en acuerdo que como las tarifas adicionales mostradas arriba constituyen los servicios después de la petición, no son descargables en mi caso de Capitulo 7.

También entiendo que, al menos que se acuerde otra cosa, el caso de mi Capitulo 7 no se llevara a cabo hasta que les pague las tarifas de los abogados por completo. Como The Semrad Law Firm, LLC empezaran a llevar a cabo con mi caso inmediatamente después de llenar este contrato, yo entiendo que todos y cualquier tarifas pagadas no serán reembolsables.

Yo entiendo que en cuanto mi bancarrota este en proceso, no seré obligado legalmente a pagar el balance de las tarifas aun no pagadas a The Semrad Law Firm, LLC. Cualquier tarifa que deba a The Semrad Law Firm, LLC y que no ha sido pagado puede resultar en una descarga en la bancarrota y no puede ser colectada por medio de The Semrad Law Firm, LLC o los asignados al caso. Después de que mi bancarrota sea procesada, yo puedo firmar un segundo acuerdo de retención en donde prometo pagar cualquier tarifa que aun no ha sido pagada por el resto de mi representación en consideración de los servicios manejados por The Semrad Law Firm, LLC después de proceder con mi bancarrota. Yo entiendo que no estaré bajo ninguna obligación y puedo negarme en firmar tal acuerdo. Pero, The Semrad Law Firm, LLC reserva el derecho de retirar su representación en el evento que no firme el segundo acuerdo de retención después de proceder mi caso en donde prometo pagar las tarifas dichas o en el evento de que no pague la cantidad dicha.

Yo entiendo que todos los fondos que estoy presentando a The Semrad Law Firm, LLC como

parte de este **avance de retención de pago** inmediatamente se convertirá en la propiedad de The Semrad Law Firm, LLC a cambio de un compromiso por The Semrad Law Firm, LLC para proporcionar los servicios legales escritos arriba. Los fondos dichos serán depositados en la cuenta principal propiedad de The Semrad Law Firm, LLC y serán utilizados como los gastos generales de la oficina de abogados. También entiendo que es mi opción en depositar fondos con un

Irma Gaytan Noel Gaytan

Client ID

Initial: N G IG

Rev 3/2016

abogado que permanecerán mi propiedad como seguridad para servicios en el futuro. Pero, The Semrad Law Firm, LLC no representa clientes bajo tal seguridad de retención porque la preparación de un caso de bancarrota requiere de muchas tareas diferentes y funciones de abogados y los demás trabajadores; algunos de los cuales requieren asesoramiento jurídico cuando otros pueden ser solamente de carácter ministerial. También entiendo que el beneficio que estoy recibiendo bajo este acuerdo de tarifas es el compromiso de The Semrad Law Firm, LLC para realizar cualquier trabajo razonablemente necesario para presentar mi caso de ausencia de cualquier circunstancia extraordinarias.

Como The Semrad Law Firm, LLC tiene deberes respecto a mí como su cliente, yo también tengo responsabilidades. Estoy en acuerdo en cooperar completamente con The Semrad Law Firm, LLC con toda la información necesaria y relacionada con mi caso de la bancarrota. En adición, yo debo presentarme a cualquier corte que sea necesario asistir.

Yo entiendo que yo le tengo que notificar a mis acreedores que acabo de presentar mi Capitulo 7 bajo los códigos de la bancarrota. Entiendo que The Semrad Law Firm, LLC no se hace responsable por cualquier acción ilegal tomado por los acreedores cuanto mi caso este en proceso.\*

También entiendo que si estoy re archivando mi caso con The Semrad Law Firm, LLC, y una auditoria del caso anterior indica que aun debo el resto de las tarifas de abogados, cualquier fondo inicial que pague para re archivar el caso primero serán aplicados al balance que debo en mi caso(s) anterior. Si el cliente infracción este acuerdo, el cliente será responsable por todos los costos asociados de cumplir los términos de este contrato incluyendo los costos de la corte y las tarifas de abogados.

También entiendo que, si estoy presentando un caso en unión, el uso de palabras como "yo", o "mi", serán consideradas como por ambos que estén firmando el contrato. También entiendo que las leyes del estado de Illinois son aplicables a la ejecución de este contrato. Cualquier cambio que se le haga a este contrato no aplica al menos que haya algo en escrito y firmado por The Semrad Law Firm, LLC.

Fecha: 10/30/2017

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Ima Paylan, Irma Gaytan

Mal Jaylan, Noel Gaytan

Abogado

\*DESCARGO DE RESPONSABLIDAD

Los acreedores que están en su petición de bancarrota recibirán notificación de que usted se ha declarado en bancarrota departe de la corte de bancarrota de los Estados Unidos. Por favor tenga en cuenta de que serán varios días antes de que sus acreedores reciban una notificación. Si usted tiene alguna preocupación de algún acreedor en particular que está tomando acción inmediata en contra suya, contacte ese acreedor directamente y proporciónele al acreedor una copia de su notificación de declaración de bancarrota. Esto es especialmente importante si está en riesgo de que le quiten su vehículo, de entrar a un forclosure, o sueldo embargado.

irma Gaytan	Noel Gaytan			
Client ID	,	Initial:		
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Debtor 1 Irma First Name	Middie Name	Gaytan Last Name	Case number (if known)		
	estions for Reporting Purpose				
<sup>16.</sup> What kind of debts do you have?	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts you	al primarily for a person and person are person and person and person are person and person and person are person and person are person and person are person and person are person are person and person are person are person and person are per	onal, family, or household ousiness debts are debts t h the operation of the bu	d purpose."  hat you incurred to obtain usiness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	r 7. Do you estimate tha	at after any exempt propert o distribute to unsecured c	y is excluded and administrative reditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$10,000,00 \$50,000,00	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	I have examined this petition, ar	nd I declare under per	alty of periuny that the in	nformation provided is true and	
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill				
	out thìs document, I have obtair	ned and read the notic	ce required by 11 U.S.C.	§ 342(b).	
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Irma Gaytan Signature of Debtor 1	ray Youten	/s/ Noel Gaytan Signature of Debto	12 Nove State	
	Executed on 10/30/2017 MM / DD	/ <b>/</b> ///	Executed on	10/30/2017 MM / DD / YYYY	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ima		Gaytan	
	First Name	Middle Name	Last Name	-
Debtor 2	Noel		Gaytan	
(Spouse, if filing)	First Name	Middle Name	Last Name	-
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (ff known)	****		(State)	-

### Official Form 106Dec

Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pa	rt 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney	to help you fill out bankruptcy forms?
	<b>☑</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summa that they are true and correct. $$^{\hbar}_{\ }$	ry and schedules filed with this declaration and
×	/s/ Irma Gaytan (mia Jacken	* /s/ Noel Gaytan Mile Lastur
	Signature of Debtor 1	Signature of Debtor 2
	Date 10/30/2017 MM/DD/YYYY	Date 10/30/2017 MM/DD/YYYY

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First Name		Gaytan	Case number (if known)
and the state of t	Middle Name	Last Name	Case namber (nambun)
28. Within 2 years before creditors, or other par	you filed for bankruptcy, did y rties.	you give a financial stateme	ent to anyone about your business? Include all financial institutions
Yes. Fill in the det	ails below.		
		Date issued	
Name		MM/DD/YYYY	
Number Street			
City	State Zip Code	_	
Part 12: Sign Below			
I have read the answers true and correct. I under	on this Statement of Financia rstand that making a false sta	al Affairs and any attachmentement, concealing proper	ents, and I declare under penalty of perjury that the answers are
a bankruptcy case can r	on this Statement of Financia rstand that making a false sta esult in fines up to \$250,000, ma Gaytan	al Affairs and any attachmentement, concealing proper or imprisonment for up to 2	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
a bankruptcy case can r	esult in fines up to \$250,000, ma Gaytan	or imprisonment for up to 2	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
a bankruptcy case can r  /s/ Ir  Signatur  Date 10,	ma Gaytan e of Debtor 1	or imprisonment for up to 2	/s/ Noel Gaytan Signature of Debtor 2  Date 10/30/2017
a bankruptcy case can r  /s/ Ir  Signatur  Date 10,	ma Gaytan e of Debtor 1	or imprisonment for up to 2	/s/ Noel Gaytan / Signature of Debtor 2
a bankruptcy case can r  /s/ Ir  Signatur  Date 10,	ma Gaytan e of Debtor 1	or imprisonment for up to 2	/s/ Noel Gaytan Signature of Debtor 2  Date 10/30/2017
a bankruptcy case can r  /s/ Ir  Signatur  Date 10,  Did you attach additiona  Yes	ma Gaytan Carlo Sassan Carlo Sa	or imprisonment for up to a	/s/ Noel Gaytan / Land Hay James of Debtor 2  Date 10/30/2017  uals Filing for Bankruptcy (Official Form 107)?
a bankruptcy case can r  /s/ Ir  Signatur  Date 10,  Did you attach additiona  No  Yes	ma Gaytan e of Debtor 1	or imprisonment for up to a	/s/ Noel Gaytan / Lay / Lay / Signature of Debtor 2  Date 10/30/2017  uals Filing for Bankruptcy (Official Form 107)?

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Debtor Irma		Gaytan	Case number (if
1 First Name	Middle Name	Last Name	known)
Part 2: List Your Unexpired	Personal Property Leas	es	
For any unexpired personal pro information below. Do not list assume an unexpired personal			Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired po	ersonal property leases		Will the lease be assumed?
Lessor's name:			☐ No ☐ Yes
Description of leased property:	The second section of the second section is a second section of the second section of the second section of the second section	MANAGEMENT PROGRAMMENT AND AND AND AN ANALYSIS AND	AND THE PROPERTY OF THE PROPER
Lessor's name:			☐ No ☐ Yes
Description of leased property:		and the second	
Lessor's name:	There were a second of the control o	THE STREET STREET AND AN ORGANIST OF STREET STREET, AND AN AN AND AN AND AND AND AND AND AN	☐ No ☐ Yes
Description of leased property:			Lad
Lessor's name:	The state of the s	nga ng mgaman waka kang ng ping ping ping panahanang pina biganggang.	No TYes
Description of leased property:			
Lessor's name:			☐ No ☐ Yes
Description of leased property:			Entered.
Lessor's name:	The state of the s	The state of the s	No Yes
Description of leased property:			Bassodi
Lessor's name:			☐ No ☐ Yes
Description of leased property:			
art 8: Sign Below	e Pomos I DO GREGO A PERPOCO ESTA DA SA LIBER ESPANOR POR LOS ASTA PLASA LA PERPORTI SADA		AND ON PROTECTION OF A PROPERTY OF BEHIND PROPERTY OF A STATE OF A
Under penalty of perjury, I dec property that is subject to an i	lare that I have indicated my unexpired lease.	intention about any pr	operty of my estate that secures a debt and any personal
/s/ Irma Gaytan Signature of Debtor 1	ma Yayt		ure of Debtor 2
Date 10/30/2017 MM/DD/YYYY		Date	10/30/2017 MM/DD/YYYY

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gaytan, Irma ; Gaytan, Noel  Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIFICATIO	N OF CREDITOR MAT	RIX
Tł knowledge	ne above named Debtors hereby verify that the	e attached list of creditors is tru	ue and correct to the best of their
Oate:	10/30/2017	/s/ Gaytan, Irma	hma Layten
		Gaytan, Irma <i>Signature of Deb</i> t	tor
		/s/ Gaytan, Noel/ Gaytan, Noel Signature of Joint	Will fayin

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Debtor 1 Irma First Name	Middle Name	Gaytan	Case number (if kno	own)	
8.Unemployment compensation		Last Name	Column A Debtor 1 \$0.00	Column B Debtor 2 or non-filing spouse \$0.00	
Do not enter the amount if you con under the Social Security Act. Inste For you For your spouse	ad, list it here:	ceived was a benefit \$0.00 \$0.00		\$ <u>0.00</u>	
Pension or retirement income. Dependent under the Social Security Actions	o not include any amou		\$0.00	\$0.00	
10.Income from all other sources amount. Do not include any benefit payments received as a victim of a international or domestic terrorism. page and put the total below.	ot listed above. Specify s received under the Soc	ial Security Act or			
Total amounts from separate pages	, if any.		+\$0.00	+\$0.00	
11. Calculate your total current mo	nthly income. Add lines	2 through 10 for	\$3,078.56	\$2,080.00	<b>=</b> \$5,158.56
column. Then add the total for Co	lumn A to the total for C	olumn B.			1 27,33,33
Dotormina Whathau II					Total current monthly income
Part 2: Determine Whether the					-
<ol> <li>Calculate your current monthly i</li> <li>Copy your total current monthly</li> </ol>	ncome for the year. Fo y income from line 11.	llow these steps:	Convi	ine 11 here →	
Multiply by 12 (the number of 12b. The result is your annual incom		1.		12b.	\$5,158.56 X 12 \$61,902.72
13 Calculate the median family inco	me that applies to you.	Follow these steps:			
Fill in the state in which you live.		lifinois			
Fill in the number of people in your h		5			
Fill in the median family income for y household.					\$99,616.00
To find a list of applicable median incinstructions for this form. This list ma	ome amounts, go online ly also be available at the	using the link specifie bankruptcy clerk's off	ed in the separate ice.		
4. How do the lines compare?					
14a. Line 12b is less than or equ Go to Part 3.	al to line 13. On the top	of page 1, check box	1, There is no presumption of a	buse.	
14b. Line 12b is more than line Go to Part 3 and fill out For	13. On the top of page 1 m 122A-2.	, check box 2, The pre	esumption of abuse is determine	ed by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare under pen	alty of perjury that the inf	ormation on this state	ment and in any attachments is	true and correct.	10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -
/s/ Irma Gaytan Signature of Debtor 1	raylagt	er x	/s/ Noel Gaytan	Toyton	
Date 10/30/2017 MM/DD/YYYY			Date 10/30/2017 MM/DD/YYYY		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
If you checked line 14a, do NOT fi If you checked line 14b, fill out Fo	l out or file Form 122A-2 m 122A-2 and file it with	this form.			